We Claim:

- 1. A process for forming a negatively-charged, zwitterionic, or neutral complex for delivery to a cell, comprising: a) forming a cationic reverse micelle using amphipathic molecules, b) inserting a biologically active compound into the cationic reverse micelle, c) then changing the charge of the cationic reverse micelle to a negatively-charged, zwitterionic, or neutral reverse micelle and delivering it to the cell.
- 2. The process of claim 1 wherein the amphipathic molecule contains a reactive functional group.
- 3. The process of claim 2 wherein the reactive functional group consists of a group capable of participating in a polymerization reaction.
- 4. The process of claim 1 wherein the amphipathic molecule contains a labile bond.
- 5. The process of claim 4 wherein the labile bond consists of a disulfide bond.
- 6. The process of claim 5 wherein the amphipathic molecule contains a reactive functional group.
- 7. The process of claim 6 wherein the reactive functional group consists of a group capable of participating in a polymerization reaction.

- 8. The process of claim 4 wherein the amphipathic molecule contains a silicon heteroatom bond.
- 9. The process of claim 8 wherein the amphipathic molecule contains a reactive functional group.
- 10. The process of claim 9 wherein the reactive functional group consists of a group capable of participating in a polymerization reaction.
- 11. The process of claim 4 wherein the amphipathic molecule contains an amide constructed from a compound having a substructure of succinic anhydride.
- 12. The process of claim 11 wherein the amphipathic molecule contains a reactive functional group.
- 13. The process of claim 12 wherein the reactive functional group consists of a group capable of participating in a polymerization reaction.
- 14. A process for forming a complex that is deliverable to a cell, comprising: inserting a cargo into a reversemicelle consisting of one or more amphipathic molecules wherein at least one of the amphipathic molecules contains a labile bond.
- 15. The process of claim 14 wherein the amphipathic molecule contains a reactive functional group.

- 16. The process of claim 15 wherein the reactive functional group consists of a group capable of participating in a polymerization reaction.
- 17. The process of claim 14 wherein the amphipathic molecule contains a disulfide bond.
- 18. The process of claim 17 wherin the amphipathic molecule contains a reactive functional group.
- 19. The process of claim 18 wherein the reactive functional group consists of a group capable of participating in a polymerization reaction.
- 20. The process of claim 14 wherein the amphipathic molecule contains a silicon heteroatom bond.
- 21. The process of claim 20 wherein the amphipathic molecule contains a reactive functional group.
- 22. The process of claim 21 wherein the reactive functional group consists of a group capable of participating in a polymerization reaction.
- 23. The process of claim 14 wherein the amphipathic molecule contains an amide constructed from the compound having a substructure of succinic anhydride.
- 24. The process of claim 23 wherein the amphipathic molecule contains a reactive functional group.

- 25. The process of claim 24 wherein the reactive functional group consists of a group capable of participating in a polymerization reaction.
- 26. A negatively-charged, zwitterionic, or neutral compound which is deliverable to a mammalian cell, comprising: a negatively-charged, zwitterionic, or neutral micelle containing a biologically active molecule.